

11/28/00



jc961 U.S. PTO

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<b>UTILITY PATENT APPLICATION TRANSMITTAL</b>  (Only for new nonprovisional applications under 37 CFR 1.53(b))	Attorney Docket No.	0015-10	Total Pages	34
	First Named Inventor or Application Identified			
	Inventors: Tina M. Nocera, et al.			
	Invention: Method For Developing Answer-Options To Issue-Questions Relating To Personal Finance And Investment			
Express Mail Label No.		EK702763804US		

<b>APPLICATION ELEMENTS</b> See MPEP chapter 600 concerning utility patent application contents.	ADDRESS TO: <b>Assistant Commissioner for Patents</b> <b>Box Patent Application</b> <b>Washington, DC 20231</b>
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1. ☒ Fee Transmittal Form  
(Submit an original, and a duplicate for fee processing)
2. ☒ Specification [Total Pages 31]  
(preferred arrangement as set forth below)  
- Descriptive title of the Invention  
- Cross References to Related Applications  
- Statement Regarding Fed sponsored R & D  
- Reference to Microfiche Appendix  
- Background of the Invention  
- Brief Summary of the Invention  
- Brief Description of the Drawings (if filed)  
- Detailed Description  
- Claim(s)  
- Abstract of the Disclosure
3. ☒ Drawing(s) (35 USC 113) [Total Sheets 3]
4. Oath or Declaration [Total Pages 2]  
a. ☒ Newly executed (original or copy)  
b. ☐ Copy from a prior application (37 CFR 1.63(d))  
(for continuation divisional with Box 17 completed)  
[Note Box 5 below]  
i. ☐ DELETION OF INVENTOR(S)  
Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
5. ☐ Incorporation By Reference (useable if Box 4b is checked). The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.
6. ☐ Microfiche Computer Program (Appendix)
7. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)  
a. ☐ Computer Readable Copy  
b. ☐ Paper Copy (identical to computer copy)  
c. ☐ Statement verifying identity of above copies
8. ☒ Assignment Papers (cover sheet & documents(s))
9. ☐ 37 CFR 3.73(b) Statement ☐ Power of Attorney  
(when there is an assignee)
10. ☐
11. ☐ Information Disclosure Statement (IDS)/PTO-1449 Citations
12. ☐ Preliminary Amendment
13. ☒ Return Receipt Postcard (MPEP 503)  
(Should be specifically itemized)
14. ☒ Small Entity Statements(s) Status still proper and desired
15. ☐ Certified Copy of Priority Document(s)  
(if foreign priority is claimed)
16. ☐ Other:

**ACCOMPANYING APPLICATION PARTS**

17. If a **CONTINUING APPLICATION**, check appropriate box and supply the requisite information:

☐ Continuation ☐ Divisional ☒ Continuation-in-part (CIP) of prior application No: 09/197,156

**18. CORRESPONDENCE ADDRESS**

☐ Customer Number or Bar Code Label (Insert Customer No. or Attach bar code label here) or ☒ Correspondence address below

NAME	Ernest D. Buff				
	Ernest D. Buff & Associates, LLC				
ADDRESS	245 South Street				
CITY	Morristown	STATE	New Jersey	ZIP CODE	07960
COUNTRY	USA	TELEPHONE	(973) 644-0008	FAX	(973) 644-4554

**FEE TRANSMITTAL**

**Note: Effective October 1, 1997**  
**Patent Fees are subject to annual revision.**

**TOTAL AMOUNT OF PAYMENT (\$)** **721.00**

Application Number	
Filing Date	
First Named Inventor	Tina M. Nocera
Group Art Unit	
Examiner Name	
Attorney Docket Number	0015-10

**METHOD OF PAYMENT (check one)**

1. ☐ The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit  
Account  
Number →

Deposit  
Account  
Name →

Ernest D. Buff And Associates LLC

- ☐ Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17 ☐ Charge the Issue Fee Set In 37 CFR 1.18 at the Mailing of the Notice of Allowance

2. ☒ Payment Enclosed:

☒ Check ☐ Money Order ☐ Other

**FEE CALCULATION****1. FILING FEE**

Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	Fee Paid
101	710	201	355	Utility filing fee	355.00
106	320	206	160	Design filing fee	
107	490	207	245	Plant filing fee	
108	790	208	395	Reissue filing fee	
114	150	214	75	Provisional filing fee	

**SUBTOTAL (1) (\$)** **355.00**

**2. CLAIMS**

	Extra	Fee From below	Fee Paid
Total Claims 34 - 20 =	14	9	126.00
Independent Claims 8 - 3 =	5	40	200.00
Multiple Dependent Claims 0	0	0	0.00

Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description
103	18	203	9	Claims in excess of 20
102	82	202	40	Independent claims in excess of 3
104	270	204	135	Multiple dependent claim
109	82	209	40	Reissue independent claims over original patent
110	18	210	9	Reissue claims in excess of 20 and over original patent

**SUBTOTAL (2) (\$)** **326.00**

**FEE CALCULATION (continued)****3. ADDITIONAL FEES**

Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	Fee Paid
105	130	205	65	Surcharge - late filing fee or oath	
127	50	227	25	Surcharge - late provision filing fee or cover sheet	
139	130	139	130	Non-English specification	
147	2,520	147	2,520	For filing a request for reexamination	
112	920*	112	920*	Requesting publication of SIR prior to Examiner action	
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action	
115	110	215	55	Extension for reply within first month	
116	400	216	200	Extension for reply within second month	
117	950	217	475	Extension for reply within third month	
118	1,510	218	755	Extension for reply within fourth month	
128	2,060	228	1,030	Extension for reply within fifth month	
119	310	219	155	Notice of Appeal	
120	310	220	155	Filing a brief in support of an appeal	
121	270	221	135	Request for oral hearing	
138	1,510	138	1,510	Petition to institute a public use proceeding	
140	110	240	55	Petition to revive - unavoidable	
141	1,320	241	660	Petition to revive - unintentional	
142	1,320	242	660	Utility issue fee (or reissue)	
143	450	243	225	Design issue fee	
144	670	244	335	Plant issue fee	
122	130	122	130	Petitions to the Commissioner	
123	50	123	50	Petitions related to provisional applications	
126	240	126	240	Submission of Information Disclosure Stmt	
581	40	581	40	Recording each patent assignment per property (times number of properties)	40
146	790	246	395	Filing a submission after final rejection (37 CFR 1.129(a))	
149	790	249	395	For each additional invention to be examined (37 CFR 1.29(b))	
Other fee (specify)					
Other fee (specify)					
*Reduced by Basic Filing Fee Paid					
<b>SUBTOTAL (3) (\$)</b> <b>40.00</b>					

**SUBMITTED BY:**

Typed or Printed Name

Ernest D. Buff

Signature

Date

11/28/00

**Complete (if applicable)**

Reg. Number

25,833

Deposit Account User ID

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	Tina M. Nocera, et al.	Group Art Unit:	Not Yet Assigned
Serial No.:	CIP of USSN 09/197,156, Filed November 20, 1998	Examiner:	Not Yet Assigned
For:	<b>ANSWER-OPTIONS TO ISSUE-QUESTIONS RELATING TO PERSONAL FINANCE AND INVESTMENT</b>		
New Docket No.:	0015-10		

Ernest D. Buff & Associates, LLC  
245 South Street  
Morristown, New Jersey 07960  
(973) 644-0008  
November 28, 2000



Assistant Commissioner For Patents  
Box Patent Application  
Washington, DC 20231

Sir:

**Certificate of Mailing by Express Mail**

I hereby certify that this correspondence is being deposited with the United States Postal Service as Express Mail in an envelope addressed to the Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231 on 11/28/00.

A handwritten signature in dark ink, appearing to read "Ernest D. Buff", is written over a horizontal line.

*Signature*

**Ernest D. Buff**

*Attorney of Record*

*November 28, 2000*

*(Date)*